CERTIFICATE OF MAILING 37 C.F.R. 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as

first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below. JUL 0 5 2005 IN THE UNITED STATES PATENT AND TRADEMARK OFFICE atent Application of: Confirmation No. 1740 Gangi Examiner: Colbert, Ella Serial No.: 09/923,617 Filed: August 6, 2001 Group Art Unit: 3624 WALLET CONSOLIDATOR For: Attorney Docket No. 025656.000003

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §1.56, Applicant submits this statement. This submittal is made in accordance with the provisions of 37 C.F.R. §§ 1.97 and 1.98, and Section 609 of the Manual of Patent Examining Procedure. Copies of the foreign patents documents and the non-patent literature documents are attached.

In the event a fee is required, the Commissioner is hereby authorized to charge any underpayments or credit any overpayments for the above entitled application to Bracewell & Giuliani LLP Deposit Account 50-0259 (025656.000003).

Date: 6-30-05

BRACEWELL & GIULIANI LLP

P.O. Box 61389

Houston, Texas 77208-1389 Telephone: (713) 221-2900 Facsimile: (713) 221-2141 Respectfully submitted

Jeffrey S./Whighe, Reg. No. 36,382

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Application Number
09/923,617

Filing Date
August 6, 2001

First Named Inventor
FRANK J. GANGI

Art Unit
3624

Examiner Name
COLBERT, ELLA

1 000 0 0 000 41		3024	
(to be used for correspondence after initial fili	Examiner Name	COLBERT, ELLA	
ber of Pages in This Submission	Attorney Docket Number	025656.000003	
	ENCLOSURES (Check all	that apply)	
Fee Transmittal Form Fee Attached Amendment/Reply After Final Affidavits/declaration(s) Extension of Time Request Express Abandonment Request Information Disclosure Statement	Drawing(s) Licensing-related Papers Petition Petition to Convert to a Provisional Application Power of Attorney, Revocation Change of Correspondence A Terminal Disclaimer Request for Refund CD, Number of CD(s) Landscape Table on CD	ddress	After Allowance Communication to TC Appeal Communication to Board of Appeals and Interferences Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) Proprietary Information Status Letter Other Enclosure(s) (please Identify below):
Reply to Missing Parts/	Remarks SUPPLEMENTAL INFORMAIRON DISEXAMINER'S REQUEST FOR COPIE PATENT LITERATURE DOCUMENTS	S OF THE FOREIG	ITTED IN RESPONSE TO THE ON PATENT DOCUMENTS AND NON-
	JRE OF APPLICANT, ATTOF	RNEY, OR AGE	NT
Firm Name BRACEWELL & GIULIANI L	LP / //		
Signature			. **
Printed name JEFFREYS. WHITTLE			•
Date 6-36	0-05	eg. No. 36,382	
CEF	RTIFICATE OF TRANSMISSI	ON/MAILING	
I hereby certify that this correspondence is beir sufficient postage as first class mail in an envel the date shown below:	ng facsimile transmitted to the USPTC lope addressed to: Commissioner for	or deposited with t Patents, P.O. Box 1	he United States Postal Service with 450, Alexandria, VA 22313-1450 on
Signature	in Mu		
Typed or printed name SHIRLEY GRUEN			Date 6/30/2005 /

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1935, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

Sheet 1

INFORMATION SISCLOSURE STATEMENT BY AND ANT

(Use as many sheets as necessary)

of

Complete if Known			
Application Number	09/923,617		
Filing Date	AUGUST 6, 2001		
First Named Inventor	FRANK J. GANGI		
Art Unit	3624		
Examiner Name	COLBERT, ELLA		
Attorney Docket Number	025656.000003		

			U. S. PATENT	DOCUMENTS	
Examiner Initials*			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
-	<u> </u>	^{US-} 4,701,601	10/20/1987	FRANCINI et al.	
		^{US-} 5,585,787	12/17/1996	WALLERSTEIN	
•		^{US-} 5,276,311	09/19/1989	HENNIGE	
		^{US-} 4,705,211	01/04/1994	HONDA et al.	
		^{US-} 5,135,095	08/04/1992	KOCZNAR et al.	
		^{US-} 5,095,196	03/10/1992	MIYATA	
_		^{US-} 4,837,422	06/06/1989	DETHLOFF et al.	
		^{US-} 5,895,903	04/20/1999	ABE et al.	
_		^{US-} 6,293,462 B1	09/25/2001	GANGI	
		^{US-} 6,131,811	10/17/2000	GANGI	
		^{US-} 6,402,029	06/11/2002	GANGI	
		^{US-} RE36,365	11/02/1999	LEVINE et al.	
		^{US-} 6,189,787	02/20/2001	DORF	
		^{US-} 6,473,500 B1	10/29/2002	RISAFI et al.	
		US-			

		FORE	IGN PATENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
		Country Code ³ "Number ⁴ "Kind Code ⁵ (<i>if known</i>)	MM-DD-YYYY		Or Relevant Figures Appear	T ⁶
		WO 98/10363	03/12/1998			✓
-		WO 98/12675	03/26/1998			\checkmark
		EP 0656600 A2	06/07/1995			✓
						_

Examiner	 Date	
Signature	Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE are required to respond to a collection of information unless it contains a valid OMB control number. Under the Paperwork Reduction Complete if Known Substitute for form 1449/PTO JUL 0 5 2005 **Application Number** 09/923,617 Filing Date INFORMATION DESCLOS AUGUST 6, 2001 STATEMENT BY ARREST **First Named Inventor** FRANK J. GANGI Art Unit 3624 (Use as many sheets as necessary) **Examiner Name** COLBERT, ELLA Attorney Docket Number Sheet 2 2 025656.000003 of

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²		
		Towitoko Electronics, "Product Overview Smartcard Terminals & Systems", Feb., 1998.			
		Dr. Klaus Vedder and Dr. Franz Weikmann, Giesecke & Devrient, "Smart Cards-Requirements, Properties and Applications", 1998.			
		"ActivCard", ActivCard, Inc., 1998.			
		OKI Advanced Products, OKI America, Inc., "Value-Checker.TM. CP", 1998.			
-		Logis Chipcard Products, "Logismart Chipcard ReadersWorth Your Attention", 1998.			
		Setec Oy, "Setpurse.TM.", 1998.			
		NURI Information & Communication Inc., "NURI Smart Card Solutions", 1998.			
		Visa U.S. S., "Visa® Smart"			
	-				

Examiner	Date	
Signature	Considered	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.